

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

**Lee Ann Spencer**  
*Debtor(s)*

JPMorgan Chase Bank, N.A.  
*Movant,*

v.  
Lee Ann Spencer and  
Ronda J. Winnecour, Esq., Trustee  
*Respondent.*

Case No. 15-22510-CMB  
Chapter: 13

Related to Claim No. 7

**ORDER**

**AND NOW**, this **31st day of August, 2016**, upon consideration of the **NOTICE OF MORTGAGE PAYMENT CHANGE** filed by **JPMorgan Chase Bank, N.A.** at Claim No. 7 in the above-captioned bankruptcy case,

It is hereby **ORDERED** that *on or before twenty-one (21) days from the date the Notice of Mortgage Payment Change* was docketed, the Debtor(s) or Debtor(s)' Counsel shall file, either:

- (1) an **AMENDED CHAPTER 13 PLAN**;
- (2) a **DECLARATION** that the existing Chapter 13 Plan is sufficient to fund the Plan with the modified debt; or
- (3) an **OBJECTION** to the *Notice of Mortgage Payment Change* as stated, and shall self-schedule a hearing on the matter pursuant to the Court's procedures.

**The failure to timely file an Objection shall result in the allowance of the payment change without further order, notice or hearing. HOWEVER**, no payment change will be implemented by the Chapter 13 Trustee until such time as the Debtor(s) or Debtor(s)' Counsel files an Amended Chapter 13 Plan or Declaration, whichever is applicable as required by this Order.

  
Carlota M. Böhm, Judge  
United States Bankruptcy Court

Certificate of Notice Page 2 of 2  
United States Bankruptcy Court  
Western District of Pennsylvania

In re:  
Lee Ann Spencer  
Debtor

Case No. 15-22510-CMB  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: amaz  
Form ID: 237

Page 1 of 1  
Total Noticed: 2

Date Rcvd: Aug 31, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 02, 2016.

db +Lee Ann Spencer, 12 Oliver Street, Mc Donald, PA 15057-2897  
cr JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail,  
Mail Code LA4-5555 700 Kansas Lane, Monroe, LA 71203

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 02, 2016

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 31, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor JPMorgan Chase Bank, National Association  
agornall@goldbecklaw.com, bkgroup@goldbecklaw.com; bkgroup@kmlawgroup.com  
David A. Rice on behalf of Debtor Lee Ann Spencer ricelaw1@verizon.net, lowdenscott@gmail.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
Scott R. Lowden on behalf of Debtor Lee Ann Spencer niclowlgl@comcast.net

TOTAL: 5